

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.****0** Valuation of Security**0** Assumption of Executory Contract or Unexpired Lease**0** Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
District of New Jersey**

In Re: **Edward Steiper**Case No.: **24-10502**  
Judge: **RG**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

Original  
 Motions Included

Modified/Notice Required  
 Modified/No Notice Required

Date: **February 15, 2024**

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS WILL BE AFFECTED**

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY:  7a/  7b/  7c.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY:  7a/  7b/  7c

Initial Debtor(s)' Attorney /s/ VEF Initial Debtor: /s/ ES Initial Co-Debtor \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay to the Chapter 13 Trustee \$1,589.00 monthly for 60 months starting on February 1, 2024.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future Earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

If a Creditor filed a claim for arrearages, the arrearages  will /  will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor(s)' Attorney: ----- Initial Debtor: ----- Initial Co-Debtor:-----

**Part 2: Adequate Protection**

**NONE**

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
Marie-Ann Greenberg, Chapter 13 Trustee	Admin.	Est. \$9,535.76 and as allowed by statute
Virginia E. Fortunato, LLC	Admin.	Est. \$8,000.00 to be paid through the Plan subject to a Fee Application to be filed with the Court.

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Colleteral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Quorum Federal Credit Union/Dovenmuehle	131 Brakeshoe Place, Mahwah, NJ 07430	Est. \$74,000.00	N/A	Est. \$74,000.00	\$2,105.89 ****subject to annual increases in escrow pursuant to R.E.S.P.A.

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
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##### c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
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2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. **Surrender**  **NONE**

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt
SolarCity/Tesla Solar	Any and all energy generation systems and associated components at any time provided by Tesla, Inc. and or SolarCity.	\$Unknown	Any and all energy generation systems and associated components at any time provided by Tesla, Inc. and or SolarCity, if applicable, are hereby surrendered in full satisfaction of the debt.

f. **Secured Claims Unaffected by the Plan**  **NONE**

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
Vacation Village at Williamsburg/Vacation Village	Timeshare located at 4870 Longhill Road, Williamsburg, VA 23188

g. **Secured Claims to be Paid in Full Through the Plan:**  **NONE**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
<b>Part 5: Unsecured Claims</b>		<b>NONE</b>		

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

**Not less than \$3,821.84 to be distributed pro rata**

Not less than \_\_\_ percent

Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee

**Part 6: Executory Contracts and Unexpired Leases**       **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

**Part 7: Motions**       **NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served**

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).  **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. **Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.**  **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

- d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

#### Part 8: Other Plan Provisions

a. **Vesting of Property of the Estate**

- Upon Confirmation
- Upon Discharge

b. **Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. **Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- |    |   |
|----|---|
| 1) | Chapter 13 Standing Trustee Fees, upon receipt of funds |
| 2) | <u>Other Administrative Claims</u>                      |
| 3) | <u>Priority Claims</u>                                  |
| 4) | <u>Secured Claims</u>                                   |
| 5) | <u>Lease Arrearages</u>                                 |
| 6) | <u>General Unsecured Claims</u>                         |

d. **Post-Petition Claims**

The Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

#### Part 9: Modification

**NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_

Explain below **why** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes

No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

\*\*\*\***Executory Contract and/or Unexpired Lease with SolarCity/Tesla Solar is hereby rejected and any and all energy generation systems and associated components at any time provided by Tesla, Inc. and or SolarCity, if applicable, are hereby surrendered in full satisfaction of the debt pursuant to Part 4(e) of this Chapter 13 Plan.\*\*\*\***

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: February 15, 2024

/s/ Edward Steiper

**Edward Steiper**

Debtor

Date: \_\_\_\_\_

Joint Debtor

Date February 15, 2024

/s/ Virginia E. Fortunato

**Virginia E. Fortunato**

Attorney for the Debtor(s)

In re:  
Edward Steiper  
Debtor

Case No. 24-10502-RG  
Chapter 13

District/off: 0312-2  
Date Rcvd: Feb 16, 2024

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 57

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Edward Steiper, 131 Brakeshoe Place, Mahwah, NJ 07430-1102
520139100	+ Absolute Resolutions Investments LLC, Att: Stenger & Stenger PC, 2618 East Paris Avenue SE, Grand Rapids, MI 49546-2458
520139101	+ Absolute Resolutions Investments LLC, 8000 Norman Center Drive, Suite 860, Minneapolis, MN 55437-1174
520139102	+ Avant Corporate Headquarters, 222 N LaSalle Street - #1600, Chicago, IL 60601-1112
520139105	+ Best Egg, PO Box 7606, Philadelphia, PA 19176-7618
520139106	+ Best Egg Corporate, 3419 Silverside Rd., Wilmington, DE 19810-4801
520139109	+ Capital One Bank (USA), N.A. (FDIC), Headquarters, 4851 Cox Road, Glen Allen, VA 23060-6293
520139113	+ Cross River Bank (FDIC), 885 Teaneck Road, Teaneck, NJ 07666-4547
520139114	+ Douglas Mitchell, Esq., Law Offices of Montell Figgins, LLC, 17 Academy Street - Suite 305, Newark, NJ 07102-2934
520139118	+ Figgins Mitchell, 17 Academy Street, Suite 305, Newark, NJ 07102-2934
520139120	Goldman Sachs Bank USA, Goldman Sachs Bank Usa, Philadelphia, PA 19176
520139125	+ Law Offices of Montell Figgins, LLC, 17 Academy Street - Suite 305, Newark, NJ 07102-2934
520139128	+ Maria Steiper, 131 Breakshoe Place, Mahwah, NJ 07430-1102
520139129	+ Midland Credit Manageme Corp. Office, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
520139136	+ Quorum Fcu/dovennmuehle, 1501 Woodfield, Schaumburg, IL 60173-6052
520139138	+ Quorum Federal Credit Union, 2500 Westchester Avenue, Suite 113, Purchase, NY 10577-2515
520139139	+ Ragan & Ragan, PC, 3100 Route 138 West, Brinley Plaza - Building One, Wall, NJ 07719-9020
520139141	+ Solar City/Tesla, c/o Tesla Solar, 12832 South Front Runner Blvd., Suite 100, Draper, UT 84020-5499
520139151	+ Web Bank (FDIC), Corporate Office, 215 South State Street - Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 16 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 16 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520152887	Email/Text: Bankruptcy@absoluteresolutions.com	Feb 16 2024 20:52:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
520139104	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 16 2024 20:52:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
520139103	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 16 2024 20:52:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
520139107	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 16 2024 21:01:28	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520139108	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 16 2024 21:01:26	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520162059	+ Email/PDF: ebn_ais@aisinfo.com	Feb 16 2024 21:12:13	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-2

User: admin

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Date Rcvd: Feb 16, 2024

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Total Noticed: 57

520139110	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 16 2024 21:12:01	Citibank South Dakota, N.A. (FDIC), 701 East 60th Street, Sioux Falls, SD 57104-0432
520139112	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 16 2024 21:01:39	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
520139111	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 16 2024 21:01:49	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520139115	Email/Text: BKCourtNotices@yourmortgageonline.com	Feb 16 2024 20:52:00	Dovenmuehle Mortgage, Inc., 1 Corporate Dr., Suite 360, Lake Zurich, IL 60047
520139116	Email/Text: bankruptcycourts@equifax.com	Feb 16 2024 20:52:00	Equifax, 1550 Peachtree St. NW, Atlanta, GA 30309
520139117	^ MEBN	Feb 16 2024 20:50:05	Experian, 475 Anton Blvd., Costa Mesa, CA 92626-7037
520139119	+ Email/Text: GSBankElectronicBankruptcyNotice@g.com	Feb 16 2024 20:52:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
520139121	+ Email/Text: GSBankElectronicBankruptcyNotice@g.com	Feb 16 2024 20:52:00	Goldman Sachs Bank, USA (FDIC), 200 West Street, New York, NY 10282-2198
520139122	^ MEBN	Feb 16 2024 20:50:54	KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520139123	+ Email/Text: PBNCNotifications@perituservices.com	Feb 16 2024 20:52:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
520139124	+ Email/Text: PBNCNotifications@perituservices.com	Feb 16 2024 20:52:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
520139127	Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2024 21:12:07	Lvny Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602
520139126	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2024 21:12:01	Lvny Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520139132	Email/Text: ml-ebn@missionlane.com	Feb 16 2024 20:52:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
520139133	Email/Text: ml-ebn@missionlane.com	Feb 16 2024 20:52:00	Mission Lane LLC, Po Box 105286, Atlanta, GA 30348
520139131	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 16 2024 20:53:00	Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
520139130	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 16 2024 20:53:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
520139135	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 16 2024 21:01:00	Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502
520139134	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 16 2024 21:12:16	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520139137	+ Email/Text: Loan.OpsServ@quorumfcu.org	Feb 16 2024 20:53:00	Quorum Fed Cr Un, 2 Manhattanville R, Purchase, NY 10577-2113
520139140	Email/Text: EBN@seliplaw.com	Feb 16 2024 20:52:00	Selip & Stylianou, LLP, 10 Forest Avenue - Suite 300, P.O. Box 914, Paramus, NJ 07653-0914
520139142	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 16 2024 21:12:15	Synchrony Bank (FDIC), 170 West Election Road - Suite 125, Draper, UT 84020-6425
520139143	Email/Text: DASPUBREC@transunion.com	Feb 16 2024 20:52:00	Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661
520139145	Email/Text: bknotice@upgrade.com	Feb 16 2024 20:52:00	Upgrade, Inc., 2 North Central Ave, 10th Flr, Phoenix, AZ 85004

District/off: 0312-2

User: admin

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520139144	Email/Text: bknotice@upgrade.com	Feb 16 2024 20:52:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
520139146	^ MEBN	Feb 16 2024 20:49:58	Velocity Investments, POB 788, Wall, NJ 07719-0788
520139147	^ MEBN	Feb 16 2024 20:50:43	Velocity Investments, LLC, 1800 Route 34 N, Ste 404A, Wall, NJ 07719-9147
520139148	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 16 2024 20:52:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
520139149	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 16 2024 20:52:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
520139150	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 16 2024 20:52:00	Verizon Corporate Office Headquarters, 140 West Street, New York, NY 10007-2123

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quorum Federal Credit Union dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magrue.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Virginia E. Fortunato	on behalf of Debtor Edward Steiper njbankruptcy911@gmail.com bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 4